



**Department of Banking and Finance
2990 Brandywine Road, Suite 200**

George E. Perdue III
Governor

Atlanta, Georgia 30341-5565
770-986-1633

Robert M. Braswell
Commissioner

RENEWAL APPLICATION FOR CHECK CASHER REGISTRATION

Dear Check Casher Registrant:

August 1, 2006, is the due date for filing for renewal of your check cashing registration for the **FY2007** (October 1, 2006 to September 30, 2007) registration period with the Non-Depository Financial Institutions Division of the Georgia Department of Banking and Finance.

Beginning with the FY2007 renewal period, you may either renew your registration using the Internet based renewal form or complete the attached written application. Hardcopy applications will no longer be used beginning with the FY2008 renewal period. All renewals will be completed on-line beginning in FY2008. Supporting Documentation Must Be Mailed In Under Separate Cover.

ON-LINE ACCESS:

The application includes the certification form and all renewal reporting schedules required. The on-line website is secure and requires a **USER ID** (Registration Number) and **PASSWORD** (contact the Department) for access, as shown:

ON-LINE ACCESS: https://bkqfin.dbf.state.ga.us/FY2007RenewalCCRegister.html	
User ID	Registration Number
Password	(Contact Department)

To login and access the on-line system, you **MUST**:

- **Enter User ID#** - Your registration number.
- **Enter Password** - Password is provided above and changed annually at renewal.
- **Web Browser** - Explorer 6.0 or Netscape Navigator V. 7.0 or higher to access the system.
- **Security Certificate** - Accept this certificate when you log-in - this is a secure site.

PAYMENTS:

- **Internet Applications:** On-line payment is by checking account draft (ACH) or Visa or Mastercard credit cards (CC) **ONLY** for all renewal fees, outstanding examination fees, and any outstanding fines. Follow the instructions on the screens. **OR, you may submit a CHECK with the cover sheet which you must print when you choose that payment option when completing your application on-line for submission to the Department.** Should an **ON-LINE** payment (ACH or CC) be rejected by your financial institution or the credit card issuer, then:
 - Your application will be considered as **NOT** having been filed.
 - You must reenter the system and access your application, providing a different means of payment **OR** provide a certified check or money order as payment.
 - Reentry must be completed by the August 31st, 2006 late filing deadline or a \$50 late fee will be assessed.

PAYMENTS:

- **Hard Copy Applications:** Certified checks or money orders are required to be submitted as payment **with** the hardcopy application. Applicants will be notified by e-mail if the payment is returned / rejected. Please make certain that your e-mail address is correct when you complete the application. Incorrect e-mail addresses are not the responsibility of the Department and you will be responsible for any late renewal fines.

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LATE FILINGS:

If you **have** attempted but been unable to utilize this on-line system, please use the attached hardcopy forms to complete your application. Failure to submit the application, either electronically or by hardcopy by the due date in a timely manner will not prevent the assessment of the late fee if the deadline has passed.

- On-line renewals - *Must be completed on-line by midnight, August 31, 2006, or they are considered late, and the registrant will be fined \$50 in addition to the renewal fee.*
- Hardcopy renewals - *Must be post-marked or delivery date-stamped by close of business, August 31, 2006, or they are considered late, and the registrant will be fined \$50 in addition to the renewal fee.*

Any renewal request filed **after** the deadline will be worked in order of receipt and pooled with new applicants in the priority of application processing as time permits. No assurance is offered that review will be completed prior to the registration expiration date of September 30th. You will be notified by e-mail or fax of any late fine assessed. The fee **MUST** be paid before a registration renewal can be granted.

Please note the following requirements, which must be fulfilled before the FY2007 registration/registration renewal can be granted:

- Requested Information: All questions on the Certification Form and Reporting Schedule must be answered. Financial Statement Information (Statement of Assets and Liabilities, Profit and Loss) must be submitted. Should any additional documentation be required, it **MUST** be provided, either by e-mail or by regular mail.
- Fines: All outstanding fines must be paid. Charges for unpaid fines will be made to your credit card or drafted from your bank account for on-line applicants. Hardcopy applicants must include the fines, if any, with the renewal fee by check for the full amount as noted in this notice.

Failure to complete these requirements will result in a delay in the issuance of your renewal registration/registration until the deficiencies are corrected.

If you file after August 1, 2006 and have not received your renewal certificate by October 1, 2006, you must cease operations until such time as the renewal is granted. Those registrations are considered EXPIRED. Those whose registration expires on October 1, 2006 will be required to complete the entire application process (to include filing of new background check forms, fingerprint cards, and credit reports) as if they were a new applicant in order to reinstate their expired registration.

If any exceptions are noted during review of submitted applications, or if any additional information is required, the registrant will be notified by e-mail or fax **ONLY**. Exceptions must be cleared and/or additional information required must be provided before the renewal can be approved.

Applicants who do not have any outstanding issues should be able to submit the application and payment to complete their renewal process **without** further notice from the Department. Unless you receive a request for further information from the Department, ***you may assume that there are no outstanding issues with regard to your application.*** FY2007 registrations will be mailed beginning in mid-September 2006.

All inquiries regarding the status of renewal applications should be sent to:
renewal@dbf.state.ga.us.

HARDCOPY APPLICATION
COMPLETE **ONLY IF **NOT** RENEWING ON-LINE**

REGISTRATION NUMBER: _____

REGISTRANT NAME: _____ d/b/a (s) _____

1. Checklist - Return to this office (If NOT completing application On-line)

- This form
- Most recent copy of Statement of Assets & Liabilities, Profit & Loss for last complete year OR last federal Income Tax Return in lieu of financial statement.
- The FY-2007 Registration renewal Certification Form **SIGNED** where applicable.
- The Certification Reporting Schedule and any required attachments for the schedule.
- A copy of the registrant's required MSB registration with FINCEN (if applicable).

2. Annual registration fees and fines: *Late fee must be remitted with the renewal application.*

Fees	Amount	Number	Amount Paid
Registration Fee	\$100		
Number of Additional Locations Operated			
Unpaid Exam Fees	(Contact Department if applicable)		
Unpaid Fines	(Contact Department if applicable)		
Late Fee - Applications after 8-31-06	\$50		
		TOTAL REMITTED	

3. For your protection, if completing the hardcopy application, submit by certified, return receipt requested mail or by a public courier which requires signature upon delivery. You are encouraged to send in your renewal package at anytime during the months of July or August. **To ensure timely delivery, please mail your renewal package early.**

4. **REGISTRANTS WHO DO NOT WISH TO RENEW:** So indicate that you do not wish to renew on the section below on this page, sign and return it to the Department to the address shown.

NON-RENEWAL NOTIFICATION

☐ I **DO NOT** wish to renew my registration (*Return this page ONLY to Department*):

Company Name: _____

Authorized Signature _____ Registration # _____

Return THIS FORM and Reporting Schedules from the application to the Department IF NOT RENEWING with the appropriate authorized signature to:

Department of Banking and Finance
Non-Depository Financial Institutions Division
2990 Brandywine Road, Suite 200
Atlanta, GA 30341-5565
Phone: 770/986-1269

PLEASE PROVIDE THE INFORMATION BELOW & NOTE IF UPDATING EXISTING INFORMATION

FY 2007 CERTIFICATION FORM

INFORMATION	CURRENT INFORMATION	INFORMATION CORRECTIONS
REGISTRANT INFORMATION		
Registration Number		
Legal Name of Company		
TIN#		
D/B/A Name		
Office Address		
Office Address		
City		
State		
Zip		
Telephone #		
Fax #		
EIN/SSN		
CONTACT PERSON FOR BOOKS & RECORDS		
Name of Contact Person		
Title		
Telephone #		
Cell Phone #		
E-mail Address		
REGISTERED AGENT INFORMATION		
Name of Registered Agent		
Registered Agent Address 1		
Registered Agent Address 1		
City		
State		
Zip		
Telephone #		

AFFIDAVIT

State of _____, City of _____, County of: _____.

I, _____, being the
(Officer Title) _____, of (Company/dba) _____ swear
and affirm that, to the best of my knowledge and belief, the facts in this report, including any
accompanying schedules and statements, are true and correct, any changes to my original application
have been sent to the Department in writing, and I am authorized to sign and submit this report.

Authorized Signature _____ Date _____

FY 2007 CERTIFICATION FORM

FY 2007 Reporting Schedule (Attach explanations if required)

1) Fee Income Information:

a) Total Fee Income from cashing checks in 2006 was \$ _____.

b) The maximum rate charged for cashing checks is: _____ %

IMPORTANT - Submit a copy of Statement of Assets and Liabilities and Statement of Profit and Loss for the last complete year. A copy of last Federal Income Tax Return may be attached in lieu of statements. If business opened in 2006, so state and attach year-to-date financial statements.

2) Is the Check Cashing service advertised or otherwise promoted as a service separate and apart from retail sales?
Yes ☐ No ☐

(The term "advertising" includes as that done through newspapers, yellow pages, promotional materials, brochures, etc., as well as it also includes any type of signage on your premises that promotes your check cashing services.)

If "Yes", describe advertising used.

3) Have you or any 10% shareholders or this company been convicted of a felony since initial registration?

Yes ☐ No ☐ If "Yes", attach full explanation.

4) Number of **additional** locations _____. Attach separate sheet with address of each additional location that cashes checks for a fee. *If your check cashing operation includes mobile facilities, provide a list of scheduled stops (times and locations) at which check cashing services are offered.*

5) Are "**payday loans**" made or offered at any location owned and/or operated by the registrant? Yes ☐ No ☐

If "Yes", are loans being made by: The registrant: ☐

The registrant acting as an agent for another company: ☐

a) If the registrant **makes** payday loans, does the business have a Georgia Industrial Loan Registration?

Yes ☐ No ☐ NA ☐

If "Yes", provide the Georgia Industrial Loan registration number: _____

b) If the registrant is an **agent** for another company that makes payday loans, provide name and address of the other company.



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COVER SHEET FOR ATTACHMENTS

PRINT THIS FORM FOR MAILING WITH ATTACHMENTS

REGISTRATION NUMBER: _____

REGISTRANT NAME: _____ d/b/a (s) _____

REGISTRANT - Indicate below the question(s) for which you are submitting information, and send this cover letter with those attachments.

Documents attached provided in response to the following questions (check appropriate box):

Question 1 - Financial Information (**REQUIRED**) ☐

Question 2 - Description of Advertising Used ☐

Question 3 - Felony Conviction Information ☐

Question 4 - Additional Location Information ☐

Question 5 - Payday Loan Information ☐

Authorized Signature _____

Date Submitted to Department _____